

In re Nicholas Tarsia  
Debtor

Case No. 12-15709  
(If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY                                     | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|---|-----------------------------------|--|-------------------------|
| Commercial Rental Property<br>(4 units)<br>142 Totowa Road<br>Totowa, NJ | 50% Fee Simple                          |                                   | 0.00<br>902,000.00   | None<br>Exceeds Value   |

Total ➤ 902,000.00

(Report also on Summary of Schedules.)

In re Nicholas Tarsia

Debtor

Case No. 12-15709

(If known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 1. Cash on hand.   | X                |   |                                      |  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | X                |   |                                      |  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X                |   |                                      |  |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | Furniture<br>Residence                  | J                                    | 3,000.00   |
| 5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |                  | Baseball cards<br>Residence             | J                                    | 500.00   |
| 6. Wearing apparel.  |                  | Clothing                                | H                                    | 450.00   |
| 7. Furs and jewelry.   |                  | Movado watch<br>Residence               | H                                    | 500.00   |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X                |   |                                      |  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X                |   |                                      |  |
| 10. Annuities. Itemize and name each issuer.   | X                |   |                                      |  |

In re Nicholas Tarsia

Case No. 12-15709

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY  | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------------------|--|--------------------------------------|--|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)   | X                |  |                                      |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | X                |  |                                      |  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   |                  | Cotar (LLC (50% owner))<br>PT Properties, LLC (50% owner)<br>Cambridge Management (9% owner) | H<br>H<br>H                          | 0.00<br>Unknown<br>Unknown   |
| 14. Interests in partnerships or joint ventures. Itemize.   | X                |  |                                      |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |  |                                      |  |
| 16. Accounts receivable.  | X                |  |                                      |  |
| 17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.   | X                |  |                                      |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.  | X                |  |                                      |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |  |                                      |  |
| 20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.  | X                |  |                                      |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.  | X                |  |                                      |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X                |  |                                      |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X                |  |                                      |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |  |                                      |  |

In re Nicholas Tarsia

Case No. 12-15709

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY                 | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. |                  | 2011 Mercedes 450 (Leased)<br>2009 Range Rover (leased) | H<br>H                               | Unknown<br>Unknown   |
| 26. Boats, motors, and accessories.                                    | X                |   |                                      |  |
| 27. Aircraft and accessories.  | X                |   |                                      |  |
| 28. Office equipment, furnishings, and supplies.                       | X                |   |                                      |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.     | X                |   |                                      |  |
| 30. Inventory.   | X                |   |                                      |  |
| 31. Animals.   | X                |   |                                      |  |
| 32. Crops - growing or harvested. Give particulars.                    | X                |   |                                      |  |
| 33. Farming equipment and implements.                                  | X                |   |                                      |  |
| 34. Farm supplies, chemicals, and feed.                                | X                |   |                                      |  |
| 35. Other personal property of any kind not already listed. Itemize.   | X                |   |                                      |  |
|  |                  | 0   | continuation sheets attached         | Total  |
|  |                  |   |                                      | \$ 4,450.00  |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case No. 12-15709  
(If known)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450\*.

\*Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.



## B6D (Official Form 6D) (12/07)

In re Nicholas Tarsia,Case No. 2-15709

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See Instructions Above.) | CODEBTOR<br><br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION,<br>IF ANY |
|---|--|--|------------|--------------|----------|---|---------------------------------|
|   |  |  |            |              |          |   |                                 |
| ACCOUNT NO.   |  | Lien: First Mortgage<br>Security: Rental<br>properties--Totowa, NJ   |            |              |          | 941,717.00  | 39,717.00                       |
| Atlantic Stewardship Bank<br>400 Hamburg Turnpike<br>Wayne, NJ 07470  |  |  |            |              |          |   |                                 |
|   |  | VALUE \$ 902,000.00  |            |              |          |   |                                 |
| ACCOUNT NO.   |  |  |            |              |          |   |                                 |
|   |  |  |            |              |          |   |                                 |
|   |  | VALUE \$   |            |              |          |   |                                 |
| ACCOUNT NO.   |  |  |            |              |          |   |                                 |
|   |  |  |            |              |          |   |                                 |
|   |  | VALUE \$   |            |              |          |   |                                 |

0 continuation sheets attached

|                                    |               |              |
|------------------------------------|---------------|--------------|
| Subtotal ><br>(Total of this page) | \$ 941,717.00 | \$ 39,717.00 |
| Total ><br>(Use only on last page) | \$ 941,717.00 | \$ 39,717.00 |

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re Nicholas Tarsia,  
Debtor

Case No. 12-15709  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

\*Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/10) - Cont.

In re Nicholas Tarsia,  
Debtor

Case No. 12-15709  
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*



B6E (Official Form 6E) (04/10) - Cont.

In re Nicholas Tarsia,  
Debtor

Case No. 12-15709  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i>                                       | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION<br>FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM | AMOUNT<br>ENTITLED TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED<br>TO<br>PRIORITY, IF<br>ANY |
|--|--|--|------------|--------------|----------|-----------------------|-----------------------------------|--|
| ACCOUNT NO. L-034320669-5<br>State of New York<br>Dept of Taxation and Finance<br>AG-14<br>A V Harriman State Campus<br>Albany, NY 12227-0001              |  | Consideration:<br>Personal Income<br>Taxes                   |            |              |          | 71,983.57             | 71,983.57                         | 0.00   |
| ACCOUNT NO. 136-40-2421<br>State of New York<br>Dept of Taxation and Finance<br>P.O. Box 4137<br>Binghamton, NY 13902-4137                                 |  | Consideration: Taxes   |            |              |          | 85,690.00             | 85,690.00                         | 0.00   |
| ACCOUNT NO.  |  |  |            |              |          |                       |                                   |  |
| ACCOUNT NO.  |  |  |            |              |          |                       |                                   |  |
| ACCOUNT NO.  |  |  |            |              |          |                       |                                   |  |
| ACCOUNT NO.  |  |  |            |              |          |                       |                                   |  |
| Subtotal (Totals of this page)   |  |  |            |              |          | \$ 157,673.57         | \$ 157,673.57                     | \$ 0.00  |
| Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)  |  |  |            |              |          | \$ 157,673.57         |                                   |  |
| Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.) |  |  |            |              |          | \$                    | \$ 157,673.57                     | \$ 0.00  |

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

B6F (Official Form 6F) (12/07)

In re Nicholas Tarsia,  
DebtorCase No. 12-15709  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)              | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,<br>SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM    |
|--|--|--|------------|--------------|----------|--------------------------|
| ACCOUNT NO.<br>Atlantic Stewardship Bank<br>400 Hamburg Turnpike<br>Wayne, NJ 07470  |  | Consideration: Judgment  |            |              |          | 80,000.00                |
| ACCOUNT NO.<br>Bank of Amerca<br>P.O. Box 982238<br>El Paso, TX 79998  |  | Consideration: Litigation  |            |              |          | 135,000.00               |
| ACCOUNT NO. 120009071491<br>CACH, LLC<br>c/o Kentwood Law Group<br>5050 Palo Verde Street Suite 116<br>Montclair, CA 91763 |  | Consideration: Revolving charge account  |            |              |          | 22,200.40                |
| ACCOUNT NO.<br>Chase<br>P.O. Box 33035<br>Louisville, KY 40232   |  | Consideration: Revolving charge account  |            |              |          | 175,000.00               |
| 1 continuation sheets attached   |  |  |            |              |          | Subtotal > \$ 412,200.40 |
|  |  |  |            |              |          | Total > \$               |

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(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Nicholas Tarsia,  
Debtor

Case No. 12-15709  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i>  | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|--|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br>PNC Bank<br>P.O. Box 1366<br>Pittsburgh, PA 15230  |  | Consideration: Litigation   |            |              |          | 100,000.00            |
| ACCOUNT NO. 9709<br>Putnam Leasing<br>300 Main Street<br>Stanford, CT 06901   |  | Consideration: Judgment   |            |              |          | 100,000.00            |
| ACCOUNT NO.<br>Revolution Marine<br>c/o Peter Kenny, Esq.<br>365 Broad Street, P.O. Box 580<br>Red Bank NJ 07701      |  | Consideration: Judgment   |            |              |          | 583,997.14            |
| ACCOUNT NO.<br>Sokol, Behot & Fiorenzo<br>433 Hackensack Avenue<br>Hackensack, NJ 07601                               |  | Consideration: Legal Services   |            |              |          | 75,000.00             |
| ACCOUNT NO.<br>Sovereign Bank<br>c/o Hill Wallack<br>202 Carnegie Center<br>P.O. Box 5226<br>Princeton, NJ 08543-5226 |  | Consideration: Judgment   |            |              |          | 107,278.46            |

Sheet no. 1 of 1 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal ➤ \$ 966,275.60

Total ➤ \$ 1,378,476.00

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re Nicholas Tarsia Case No. 12-15709  
**Debtor** (if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
| Mercedes-Benz Financial Services<br>P.O. Box 685<br>Roanoke, TX 76262                | 2011 Mercedes Benz 450   |
| Land Rover Financial<br>555 MacArthur Blvd<br>Mahwah, NJ                             | 2009 Range Rover Lease   |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |



B6H (Official Form 6H) (12/07)

In re Nicholas Tarsia  
Debtor

Case No. 12-15709  
(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR      | NAME AND ADDRESS OF CREDITOR   |
|-----------------------------------|--------------------------------|
| Robert Pelio<br>c/o PT Properties | Atlantic Stewardship mortgages |

B61 (Official Form 61) (12/07)

In re Nicholas TarsiaCase 12-15709

Debtor

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

|   |                                   |                   |
|---|-----------------------------------|-------------------|
| Debtor's Marital Status: <u>Married</u> | DEPENDENTS OF DEBTOR AND SPOUSE   |                   |
|   | RELATIONSHIP(S): <u>daughter</u>  | AGE(S): <u>16</u> |
| <b>Employment:</b>                      | DEBTOR                            | SPOUSE            |
| Occupation                              | <u>Investor</u>                   |                   |
| Name of Employer                        | <u>Oxford Management Services</u> |                   |
| How long employed                       |                                   |                   |
| Address of Employer                     | <u>CS 9018</u>                    |                   |
|   | <u>Melville, NY 11747</u>         |                   |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions

(Prorate if not paid monthly.)

| DEBTOR         | SPOUSE         |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |

2. Estimated monthly overtime

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

3. SUBTOTAL

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union Dues

d. Other (Specify: \_\_\_\_\_)

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

7. Regular income from operation of business or profession or farm

(Attach detailed statement)

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

8. Income from real property

|                  |                |
|------------------|----------------|
| \$ <u>300.00</u> | \$ <u>0.00</u> |
|------------------|----------------|

9. Interest and dividends

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

11. Social security or other government assistance

(Specify) \_\_\_\_\_

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

12. Pension or retirement income

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

13. Other monthly income (D)Income on Note

(Specify) (D)Income on 2 Notes

|                    |                |
|--------------------|----------------|
| \$ <u>5,203.00</u> | \$ <u>0.00</u> |
|--------------------|----------------|

|                    |                |
|--------------------|----------------|
| \$ <u>2,833.00</u> | \$ <u>0.00</u> |
|--------------------|----------------|

14. SUBTOTAL OF LINES 7 THROUGH 13

|                    |                |
|--------------------|----------------|
| \$ <u>8,336.00</u> | \$ <u>0.00</u> |
|--------------------|----------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)

|                    |                |
|--------------------|----------------|
| \$ <u>8,336.00</u> | \$ <u>0.00</u> |
|--------------------|----------------|

16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)

|                    |  |
|--------------------|--|
| \$ <u>8,336.00</u> |  |
|--------------------|--|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None



B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court  
District of New Jersey

In re Nicholas Tarsia  
Debtor

Case No. 12-15709

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS        | LIABILITIES     | OTHER        |
|---|----------------------|---------------|---------------|-----------------|--------------|
| A - Real Property   | YES                  | 1             | \$ 902,000.00 |                 |              |
| B - Personal Property   | YES                  | 3             | \$ 4,450.00   |                 |              |
| C - Property Claimed<br>as exempt   | YES                  | 1             |               |                 |              |
| D - Creditors Holding<br>Secured Claims   | YES                  | 1             |               | \$ 941,717.00   |              |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 3             |               | \$ 157,673.57   |              |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 2             |               | \$ 1,378,476.00 |              |
| G - Executory Contracts and<br>Unexpired Leases                                       | YES                  | 1             |               |                 |              |
| H - Codebtors   | YES                  | 1             |               |                 |              |
| I - Current Income of<br>Individual Debtor(s)   | YES                  | 1             |               |                 | \$ 8,336.00  |
| J - Current Expenditures of Individual<br>Debtors(s)                                  | YES                  | 1             |               |                 | \$ 10,670.00 |
| <b>TOTAL</b>  |                      | 15            | \$ 906,450.00 | \$ 2,477,866.57 |              |



# United States Bankruptcy Court

District of New Jersey

In re Nicholas Tarsia  
Debtor

Case No. 12-15709

Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount  |
|---|---------|
| Domestic Support Obligations (from Schedule E)  | \$ N.A. |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ N.A. |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ N.A. |
| Student Loan Obligations (from Schedule F)  | \$ N.A. |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$ N.A. |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$ N.A. |
| <b>TOTAL</b>  | \$ N.A. |

### State the Following:

|   |         |
|---|---------|
| Average Income (from Schedule I, Line 16)   | \$ N.A. |
| Average Expenses (from Schedule J, Line 18)   | \$ N.A. |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 ) | \$ N.A. |

### State the Following:

|  |         |
|--|---------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               | \$ N.A. |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ N.A. |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | \$ N.A. |
| 4. Total from Schedule F   | \$ N.A. |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               | \$ N.A. |

B6 (Official Form 6 - Declaration) (12/07)

Nicholas Tarsia

In re \_\_\_\_\_  
Debtor

Case No. 12-15709  
(If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 3-6-2012

Signature:   
Debtor

Date \_\_\_\_\_

Signature: Not Applicable  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.